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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Deleisa	
		First name	First name
	Write the name that is on your government-issued	_ L.	
	picture identification (for	Middle name	Middle name
	example, your driver's	Wilson	
	license or passport	Last name	Last name
	Bring your picture	0.65.40	0.15: (01.11.11)
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2	All other names you		
۷.	have used in the last	First name	First name
	8 years		
		Middle name	Middle name
	Include your married or maiden names.		
		Last name	Last name
		E	
		First name	First name
		Middle name	Middle name
		Mildule Harie	Wildale Hairie
		Last name	Last name
3.	Only the last 4 digits	XXX - XX- 6553	xxx - xx-
	of your Social Security number or		
	federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

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Debtor 1 Deleisa First Name	L. Wilson Middle Name Last Name	Case number (if known)
i ii st ivaine	Wildle Walle Last Walle	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	7151 S. Seeley Number Street	Number Street
	Chicago Illinois 60636	
	City State Zip Code Cook	City State Zip Code
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
	-	

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Debtor 1 Deleisa	L.		Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy C	ase		
7. The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>Notice Req</i> . 10)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cre I need to pay the Individuals to Pay I request that my judge may, but is rethe official poverty you choose this open.	t how you may pay. Typically, if you money order If your attorney is edit card or check with a pre-printer fee in installments. If you choose a Your Filing Fee in Installments (Confee be waived (You may request not required to, waive your fee, any line that applies to your family signals.	ou are paying the submitting your ed address. ethis option, sign official Form 103, this option only ad may do so onlize and you are u	
9. Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	WhenWhenWhen	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to	lord obtained an eviction judgment a o line 12. out <i>Initial Statement About an Eviction</i> bankruptcy petition.		

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Wilson Debtor 1 Deleisa Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Deleisa L. Wilson Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Deleisa	L.	Wilson	Case number (if known)	·
Part 6: First Name Answer These Que	Middle Name estions for Reporting F	Last Name Purposes		
16. What kind of debts do you have?	16a. Are your debts princurred by an improvement of the provincurred by an improvement of the province of the	primarily consumer debts ndividual primarily for a pene 16b. ne 17. primarily business debts? iness or investment or through	ersonal, family, or househ The Business debts are debt Bugh the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under expenses are p	under Chapter 7. Go to line 18 er Chapter 7. Do you estimate paid that funds will be availab	e that after any exempt prop	perty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000- 5,001- 10,001		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	0	0,001-\$10 million 0,001-\$50 million 10,001-\$100 million 100,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	0	0,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file of title 11, United Stat under Chapter 7. If no attorney represer out this document, I had I request relief in according to the correct of the correct	under Chapter 7, I am awa tes Code. I understand the nts me and I did not pay or ave obtained and read the rdance with the chapter of	are that I may proceed, if a relief available under each agree to pay someone who notice required by 11 U.Stitle 11, United States Control	ode, specified in this petition.
	connection with a ban			money or property by fraud in imprisonment for up to 20 years, or
	/s/ Deleisa Wilson Signature of Debtor		Signature of D	Debtor 2
	<u> </u>	7/25/2017 MM / DD / YYYY	Executed or	

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Debtor 1 Deleisa	L.	Wilson	Case number ((if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12, or	13 of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. § 342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	er an inquiry that the infor	mation in the sche	edules filed with the petition is incorrect.
attorney, you do not	4	. ,		·
need to file this page.	/s/ Kashwal Kaur		Date	7/25/2017
	Signature of Attorney	for Debtor	 !	MM / DD / YYYY
	Kashwal Kaur			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av	enue		
	Street			
	·			
	Chicago	III	inois	60643
	City	Si	ate	Zip Code
	_			
	Contact phone		Email address	kkaur@semradlaw.com
	D		Illino	
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Deleisa	L.	Wilson				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	District of Illinois						
(State)							
Case number (If known)							

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	****
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,065.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,065.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
8. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$156.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$25,578.00
Your total liabilities	\$25,734.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$1,413.47
5. Schedule J: Your Expenses (Official Form 106J)	\$1,263.00

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Debt	tor 1 Deleisa	L.	Wilson	Case number (if known)							
Part 4	First Name Answer These Or	Middle Name	Last Name	c							
Part 4	Part 4: Answer These Questions for Administrative and Statistical Records										
6. Are you filing for bankruptcy under Chapters 7, 11, or 13?											
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.										
Ŀ	Yes.										
7 W	7. What kind of debt do you have?										
/. W	•										
Ŀ			imer debts are those incurred by Fill out lines 8-10 for statistical pu	an individual primarily for a personal, urposes. 28 U.S.C. § 159.							
Г			ou have nothing to report on this	part of the form. Check this box and sul	bmit						
	this form to the court v	vith your other schedules.									
8. F	From the Statement of Y	our Current Monthly Incom	e: Copy your total current month	nly income from Official	\$1,796.19						
F	Form 122A-1 Line 11; OR	, Form 122B Line 11; OR , Fo	orm 122C-1 Line 14.	•							
9.	Convite following spec	cial categories of claims fro	um Part 4 line 6 of Schedule F	:/E·							
3.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:										
	From Part 4 on Schedu	le E/F, copy the following:		Total claim							
	9a. Domestic support ob	a. Domestic support obligations (Copy line 6a.)		\$0.00							
	• •			\$156.00							
	9b. Taxes and certain oth	er debts you owe the governi	ment. (Copy line 6b.)	#0.00							
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)											
	9d. Student loans. (Copy										
	9e. Obligations arising out of a separation agreement or divorce that you did not rep			as \$0.00							
	priority claims. (Copy line 6g.)		,								
	9f. Debts to pension or p	rofit-sharing plans, and other	\$0.00								
	2 30.to to poincion of p		20210. (202) 011.)								

\$14,535.00

9g. Total. Add lines 9a through 9f.

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						age 10 0 0		
Fill in this	information	n to identify your c	ase:					
Debtor 1	Dele	sa Name	L. Middle N	lomo	Wilson Last Name			
Debtor 2	FIISI	Ivame	Wildale N	varrie	Last Name			
(Spouse, if fi	ling) First	Name	Middle N	lame	Last Name			
United Sta	ates Bankru	otcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	nber							
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	erty					12/1
category v responsible write your Part 1:	where you le for suppl name and Describe	think it fits best. I ying correct infor case number (if k Each Residenc	Be as complete a mation. If more s known). Answer e ce, Building, Lai	nd acc pace is very qu nd, or	urate as possible. If s needed, attach a se estion. Other Real Estate	two married people a eparate sheet to this example. You Own or Have		are equally
1. Do you	No. Go to		quitable interest i	in any i	residence, building, l	and, or similar prope	rty?	
	Yes. Where	e is the property?						
1.1	Street addr	ess, if available, or	other description	s	is the property? Che ingle-family home uplex or multi-unit bui		the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> hims Secured by Property.
					ondominium or coope	· ·	Current value of the entire property?	Current value of the portion you own?
				Ħм	lanufactured or mobile	home	entire property:	portion you own:
	Number	Street			and		Describe the nature o	f vour ownership
	0::	0: :		ĦŢ	ivestment property		interest (such as fee s the entireties, or a life	simple, tenancy by
	City	State	Zip Code		therhas an interest in the	e property? Check	Check if this is co	ommunity property
					ebtor 1 only		Ш	
					ebtor 2 only			
					ebtor 1 and Debtor 2	-		
				A A	t least one of the debt	ors and another		
					r information you wis erty identification nu	sh to add about this it mber:	em, such as local	
If you	own or hav	e more than one, li	ist here:	ргорс	nty raontinoation na	<u>.</u>		
1.2					is the property? Che	eck all that apply.	the amount of any secu	claims or exemptions. Put irred claims on <i>Schedule D:</i>
	Street addr	ess, if available, or	other description		uplex or multi-unit bui	lding		ims Secured by Property.
					ondominium or coope		Current value of the entire property?	Current value of the portion you own?
					lanufactured or mobile	home		
	Number	Street			and Ivestment property		Describe the nature o	f your ownership
				ĦŢ	imeshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code	Ħ°	ther			
				one.	has an interest in th	e property? Check	Check if this is co (see instructions)	mmunity property
					ebtor 1 only ebtor 2 only			
					ebtor 2 only ebtor 1 and Debtor 2	only		
					t least one of the debt	-		
				U Othe	r information you wis	sh to add about this it	em, such as local	
				prope	erty identification nu	mber:		

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Debtor 1	Deleisa First Name	L. Middle Name	Wilson Last Name	Case number	(if known)	
1.3 Stre	et address, if available, or oth		Vhat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	apply.	the amount of any secu	-
City	State]]]]	Timeshare Other Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	other	Check if this is co (see instructions)	estate), if known.
	the dollar value of the por we attached for Part 1. Wr	tion you own for a te that number he	.	uding any entrie	s for pages	
Do you ow		equitable interest	in any vehicles, whether they are also report it on Schedule G: Executo			
	ns, trucks, tractors, sport uti					
3.1	Make Model: Year: Approximate mileage:	Ford Taurus 2001 120000	Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information: 2001 Ford Taurus		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property? \$1300.00	Current value of the portion you own? \$1300.00
3.2	Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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otor 1	Deleisa First Name	L. Middle Name	Wilson Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	nly rs and another	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D</i> nims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communication.	nly rs and another	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D</i> irms Secured by Property. Current value of the portion you own?
			instructions)			
	mples: Boats, trailers, motor No Yes Make	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessori	Do not deduct secured	claims or exemptions. Put ured claims on <i>Schedule D</i>
Example Exampl	mples: Boats, trailers, motor No Yes	•	er recreational vehicles, other t, fishing vessels, snowmobiles,	motorcycle accessori property? Check hly s and another	Do not deduct secured the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D</i> tims Secured by Property. Current value of the portion you own?

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De	ebtor 1	Deleisa	L.	Wilson	Case number (if known)	
		First Name	Middle Name	Last Name		
			our Personal and Household e any legal or equitable intere		ng items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
			and furnishings liances, furniture, linens, china, kitch	enware		
V		Describe	misc household goods			\$350.00
		tronics bles: Television	s and radios; audio, video, stereo, an	nd digital equipment; compu	iters, printers, scanners; music	
✓	Yes. [Describe	misc electronics			\$125.00
		•	ue and figurines; paintings, prints, or oth in, or baseball card collections; other		• •	
	No Yes. [Describe				
		les: Sports, ph	orts and hobbies notographic, exercise, and other hobb s; carpentry tools; musical instrumer		I tables, golf clubs, skis; canoes	
✓	No Yes. [Describe				
	0. Fire Examp		es, shotguns, ammunition, and relat	ed equipment		
✓	No					
	Yes. [Describe				
	-		clothes, furs, leather coats, designer	wear, shoes, accessories		
빍	No Yes. [Describe	misc used clothing			4005.00
Ľ						\$225.00
		•	ewelry, costume jewelry, engagemer er	nt rings, wedding rings, heirlo	oom jewelry, watches, gems,	
Ц	No	5				1
⊻	res. L	Describe	misc jewelry			\$50.00
	Examp	n-farm animal bles: Dogs, cats	s s, birds, horses			
	No Yes. [Describe				
1	4. Any	other persor	nal and household items you did n	ot already list, including a	iny health aids you did not list	
☑	No	•	•		-	
	Yes. [Describe				
			llue of all of your entries from Part t number here			\$750.00

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Debt	tor 1 Deleisa	L.	Wilson	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	4: Describe Your	Financial Assets			
Doy	you own or have ar	ny legal or equitable interes	t in any of the following	j?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. (
E	✓ No	ave in your wallet, in your home, in	·		
				Cash:	
17.	Examples: Checking, s	savings, or other financial accounts nstitutions. If you have multiple ac		res in credit unions, brokerage houses, ution, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:	Green Dot Bank, Debit Ca	ard	\$15.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			- -
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		, or publicly traded stocks s, investment accounts with broke	rage firms, money market ac	counts	
	✓ No Yes	Institution or issuer name:			
19.	Non-publicly traded an LLC, partnership,		ited and unincorporated b	usinesses, including an interest in	
	No No	Name of entity		% of ownership:	
	Yes. Give specific information about	·			
	them				
					

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Debt	tor 1 Deleisa	L.	Wilson	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer assuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension		thrift savings accounts	s, or other pension or profit-sharing plans	
		, ,	, anni daringo adodana	s, or ourse periods or prome channy plane	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:	mondation name.		
	separately.	Donaion plan			
		Pension plan: IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	or 1 Deleisa	L. Wilson Case Middle Name Last Name	number (if known)	
24.	First Name Interests in a	an education IRA, in an account in a qualified ABLE program, or under a qual	ified state tuition program	
		530(b)(1), 529A(b), and 529(b)(1).		
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.	S.C. § 521(c):	
25.		table or future interests in property (other than anything listed in line 1), and for your benefit	rights or powers	
	✓ No Yes. Desc	cribe		
	ш			
26.		pyrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements		
	√ No			
	Yes. Desc	cribe		
27.	Licenses fra	anchises, and other general intangibles		-
21.		uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, p	orofessional licenses	
	✓ No			1
	Yes. Desc	cribe		
				-
				0
Mon	ey or prope	rty owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions
	ney or prope			portion you own?
				portion you own? Do not deduct secured claims or exemptions.
	Tax refunds of No Yes. Give:		Federal:	portion you own? Do not deduct secured
	Tax refunds or No Yes. Give about	specific information ut them, including whether already filed the returns	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about you and the	specific information ut them, including whether already filed the returns the tax years		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	State: Local: ettlement, property settlemer	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	State: Local: ettlement, property settlemer Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	State: Local: ettlement, property settlemer	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	State: Local: ettlement, property settlemer Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	State: Local: ettlement, property settlemer Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and	specific information ut them, including whether already filed the returns the tax years	State: Local: Local: Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	State: Local: dettlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	State: Local: dettlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and	specific information ut them, including whether already filed the returns the tax years	State: Local: dettlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Deleisa	L.	Wilson	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance p Examples: Health, disabili		savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insura of each policy and lis	ance company	mpany name:	Beneficiary:	Surrender or refund value:
32.		•		, or are currently entitled to receive	
	No Yes. Describe				
33.		rties, whether or not you ployment disputes, insuran	have filed a lawsuit or made ce claims, or rights to sue	a demand for payment	
	No Yes. Describe				
34.	Other contingent and u	nliquidated claims of eve	ry nature, including counter	laims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	u did not already list			
	Ves. Describe				
36.		-	art 4, including any entries fo		\$15.00
Part	5: Describe Any Bus	siness-Related Propei	rty You Own or Have an Ir	nterest In. List any real estate in Part	1.
37.	Do you own or have any	/ legal or equitable intere	st in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.			Ci po Do	urrent value of the ortion you own? o not deduct secured claims exemptions
38.	Accounts receivable or	commissions you already	y earned		
	✓ No Yes. Describe	,			
39.	Office equipment, furnis Examples: Business-relate		odems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, electr	onic devices
	No Yes. Describe				

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Deb	tor 1 Deleisa	L.	Wilson	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of your tra	de	
	✓ No				
	Yes. Describe				
	_				
41.	Inventory				
	✓ No				
	Yes. Describe				
	_				
40		ing or injut vantures			
42.	Interests in partnersh	iips or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific		Name of entity.	70 Of Ownership.	
	information about them				-
	шеш				
					<u> </u>
40	O	.		<u> </u>	<u> </u>
43.	Customer lists, mailing	lists, or other compilati	ons		
	✓ No				
	Yes. Do your lists i	nclude personally identifiat	ble information (as defined in 11 U.S.C.	§ 101(41A))?	
	☐ No				
	Yes. Desc	ribo			
	les. Desc	11DE			
44.	Any business-related	property you did not alre	eady list		
	✓ No				
	lacksquare				
	Yes. Give specific information				
					_
			art 5, including any entries for pages		
lor Pa	art 5. Write that numbe	er nere			
Part	6: Describe Any Fa	arm- and Commercia	l Fishing-Related Property You	Own or Have an Interest In.	
	If you own or have an	n interest in farmland, list it in	n Part 1.		
46.	Do you own or have a	ny legal or equitable int	erest in any farm- or commercial fisl	ning-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own?
	1 es. do to line 47.	•			Do not deduct secured claims or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	№ No				
	Yes. Describe				
	L 100. 2000/100				

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Debto	or 1 Deleisa First Name	L. Middle Name	Wilson Last Name	Case number (if known)	
48.	Crops-either growing				
	✓ No				
	Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fix	ctures, and tools of trade	e	
	✓ No Yes. Describe				
	Tes. Describe				
50.	Farm and fishing supp	blies, chemicals, and feed			
	✓ No	·			
	Yes. Describe				
51.	Any farm- and comme	ercial fishing-related property you	did not already list		
	No				
	Yes. Describe				
					<u> </u>
		III of your entries from Part 6, incluer here		ges you have attached	
► Contract	t of write that hambe				
Part 7	Describe All Pro	pperty You Own or Have an In	terest in That You Did	d Not List Above	
	Do you have other pro	perty of any kind you did not alrea			
١.,		ts, country club membership			
	No Yes. Give specific]
'	information				
54. Ad	d the dollar value of a	ıll of your entries from Part 7. Write	e that number here		
		•. • • • • • • • • • • • • • • • •			
D. I O	list the Tetals o	f Each Part of this Form			
Part 8	List the Totals of	Each Part of this Form			
55. P a	art 1: Total real estat	e, line 2			
56. p a	art 2 total vehicles, lii	ne 5	\$1300.00		
57. Pa	rt 3: Total personal a	nd household items, line 15	\$750.00		
58. Pa	rt 4: Total financial a	ssets, line 36	\$15.00		
59. P a	art 5: Total business-ı	related property, line 45	4.0.00		
60. P a	art 6: Total farm- and	fishing-related property, line 52			
61. P a	art 7: Total other prop	perty not listed, line 54		<u> </u>	
62. T o	otal personal property	. Add lines 56 through 61	\$2065.00		+ \$2065.00
			+=====	Copy personal property total	
					\$2065.00
63. To	tal of all property on	Schedule A/B. Add line 55 + line 62.			1

		Case 17-2203		07/25/17 Entered ument Page 20 (07/25/17 09:27:42 of 75	Desc Main
Fill	in this infor	mation to identify your ca	ise:			
Deb	otor 1	Deleisa First Name	L. Middle Name	Wilson Last Name	-	
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name	-	
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illinois (State)	-	
	se number lown)			(Otallo)	-	
Of	ficial	Form 106C				Check if this is an amended filing
Sc	hedul	e C: The Prop	erty You Claim	as Exempt		04/16
as e add For stat the tax-und you	each iten e a specif amount o exempt r ler a law t r exempti t1: Iden Which set	more space is needed, ges, write your name a n of property you claific dollar amount as of any applicable state etirement funds—ma hat limits the exemption would be limited to tify the Property You are claiming state and feare claiming federal exemptions.	fill out and attach to this nd case number (if known as exempt, you must exempt. Alternatively, you tory limit. Some exempt be unlimited in dollar ion to a particular dollar the applicable statute. Claim as Exempt Claiming? Check one only, and deral nonbankruptcy exemptions. 11 U.S.C. § 522(b)	s page as many copies of n). specify the amount of the purple of specify the amount of the purple o	Part 2: Additional Page as me exemption you claim. market value of the propriet health aids, rights to react claim an exemption of the property is determined by the you.	one way of doing so is to perty being exempted up to ceive certain benefits, and 100% of fair market value hined to exceed that amount,
		cription of the property a chedule A/B that lists th		Amount of the exemption Check only one box for ea		ific laws that allow exemption
	Brief					735 ILCS 5/12-1001(b)
	description		\$350.00	✓ \$35	0.00	
	Line from Schedule	<u>household goods</u> 4∕B: 06		100% of fair market applicable statutory		
	Brief description		\$225.00			735 ILCS 5/12-1001(a)
	•	ı: used clothing	Ψ223.00		5.00	
	Line from Schedule			100% of fair market applicable statutory		

☐ No

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Wilson Debtor 1 Deleisa Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$125.00 description: **✓** \$125.00 misc electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 Brief 735 ILCS 5/12-1001(b) \$50.00 description: **✓** \$50.00 misc jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(c); 735 ILCS \$1,300.00 5/12-1001(b) description: **✓** \$1,300.00; \$0.00 Ford Taurus, 2001, 2001 100% of fair market value, up to any **Ford Taurus** applicable statutory limit Line from Schedule A/B: 03 735 ILCS 5/12-1001(b) description: \$15.00 **✓** \$15.00 Checking account, 100% of fair market value, up to any Green Dot Bank, Debit applicable statutory limit Card Line from

Schedule A/B:

17

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		_				
Fill in this info	rmation to identify your o	ase:				
Debtor 1	Deleisa	L.	Wilson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
Official	Form 106D			J		Check if this is an amended filing
Schedu	ule D: Credit	tors Who Hav	ve Claims Secure	ed by Prop	erty	12/15
more space is			e are filing together, both are equals ber the entries, and attach it to t			
1. Do any	creditors have claims	secured by your propert	y?			
✓ No.	Check this box and sub	mit this form to the court w	vith your other schedules. You hav	e nothing else to repo	ort on this form.	
Yes.	Fill in all of the information	on below.				
Part 1: List	All Secured Claims					
			ed claim, list the creditor separately	Column A	Column B	Column C
		editor has a particular claim, alphabetical order according	list the other creditors in Part 2. As g to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports	Unsecured portion

this claim

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Fill in	this inforn	nation to identify your c	ase:					
Debto	r 1	Deleisa	L.	Wilson				
		First Name	Middle Name	Last Name				
Debto (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Name				
United	States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case r	number n)			(*****)				
Offic	cial Fo	orm 106E/F			-	Che	ck if this is an	amended filing
Scl	nedu	ile E/F: Cre	editors Who	Have Unsecure	d Claims			12/15
other p Form 1 claims the en- known	party to a 06A/B) a that are tries in the h. List A	any executory contracts and on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At All of Your PRIORITY	s or unexpired leases the cutory Contracts and U Creditors Who Hold Clai		executory contract G). Do not include a ice is needed, copy	s on <i>Schedu</i> any creditors the Part yo	le A/B: Prop s with partia u need, fill i	erty (Official Ily secured t out, number
Ī	Yes.							
li A	sted, iden As much a Continuation	tify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both pri is in alphabetical order acc re than one creditor holds	s more than one priority unsecured clai ority and nonpriority amounts, list that ording to the creditor's name. If you ha a particular claim, list the other creditor as for this form in the instruction bookle	claim here and show ave more than two pi rs in Part 3.	both priority	and nonprior	rity amounts.
						Total	Priority	Nonpriority
2.1	IDOR-Ra	nkruptcy Section				claim \$0.00	\$0.00	amount
2.1	Priority C	reditor's Name		Last 4 digits of account number _		Ψ0.00	Ψ0.00	\$0.00
	PO Box 6	Street		When was the debt incurred?	n/a			
	Number	Olleet		As of the date you file, the claim i	s: Check all that			
				apply. Contingent				
	Chicago	Illinois	60664	\(\text{\tin}\text{\tetx{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\ti}\}\tittt{\text{\text{\ti}\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\ti}}\\\ \text{\text{\text{\text{\text{\text{\text{\text{\text{\tex{\tex				
	City Who inc	State urred the debt? Check (Zip Code one.	Unliquidated				
		tor 1 only		Disputed				
	Debt	tor 2 only		Type of PRIORITY unsecured clair	n:			
	Debt	tor 1 and Debtor 2 only		Domestic support obligations				
	At lea	ast one of the debtors an	nd another	Taxes and certain other debts you government	u owe the			
	Che	ck if this claim relates	to a community debt	Claims for death or personal injuintoxicated	ry while you were			
	Is the cla	aim subject to offset?		Other. Specify				
	✓ No			_				
	Yes							
2.2	IRS 1	Part Name		Last 4 digits of account number		\$156.00	\$156.00	\$0.00
	PO Box 7	reditor's Name 7346		When was the debt incurred?	n/a			
	Number	Street		As of the date you file, the claim i	s. Check all that			
	-			apply.	S. Officer all trial			
	Philadelp	hia Pennsylvai	nia 19101	Contingent				
	City	State	Zip Code	Unliquidated				
		urred the debt? Check of tor 1 only	one.	Disputed				
		tor 2 only		Type of PRIORITY unsecured clair	n:			
		•		Domestic support obligations				
		tor 1 and Debtor 2 only	. d. c. c. d. c	Taxes and certain other debts yo	u owe the			
		ast one of the debtors an		government Claims for death or personal inju	ny while you were			
	_	ck if this claim relates	to a community debt	intoxicated	ry writte you were			
	Is the cla	aim subject to offset?		Other. Specify				
	Yes							

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Debto	r 1 Deleisa First Name	L. Middle Name	Wilson Last Name	Case number (if known)	
Part 2	-				
	o any creditors have nonprio	rity unsecured claims	against you?	court with your other schedules.	
u If	nsecured claim, list the creditor	separately for each clair	n. For each claim li	r of the creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
	AD ACTEA DEC				Total claim
4.1	AD ASTRA REC Nonpriority Creditor's Name 7330 W 33rd St N #118			Last 4 digits of account number 6576 When was the debt incurred? 2/2012	\$349.00
	Number Street		<u> </u>	As of the date you file, the claim is: Check all that apply.	
		•	05 Code	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2 on At least one of the debtors			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relat	es to a community de	ebt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offse	t?		Collection; Collecting for ORIGINAL CREDITOR: 12 Other. Specify SPEEDYCASH COM 161 IL	
	Yes				
4.2	AT&T Nonpriority Creditor's Name			Last 4 digits of account number	\$300.00
	PO Box 105262 Number Street		·	When was the debt incurred?n/a	
	Number Street			As of the date you file, the claim is: Check all that apply. Contingent	
		eorgia 303 ate Zip	48 Code	Unliquidated	
	Who incurred the debt? Che Debtor 1 only			Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2 on	ly		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors	and another		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relat Is the claim subject to offse	_	ebt	Other. Specify Other	
	✓ No ☐ Yes				
4.3	CCI			Last 4 digits of account number 1269	\$906.00
	Nonpriority Creditor's Name 501 Greene Street # 302			When was the debt incurred? 1/2015	
	Number Street			As of the date you file, the claim is: Check all that apply.	
				Contingent	
		eorgia 309 ate Zip	01 Code	Unliquidated	
	Who incurred the debt? Che	ck one.		Disputed	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 on	lv		Student loans	
	At least one of the debtors			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relat		ebt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offse	_		Collection; Collecting for ORIGINAL CREDITOR: 10	
	Yes			COMMONWEALTH EDISON Other. Specify COMPANY	

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Wilson Debtor 1 Deleisa Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Chicago - Parking and red Light Tickets \$4,000.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No T Yes CREDIT MANAGEMENT LP \$182.00 1960 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 1/2017 PO Box 118288 Number As of the date you file, the claim is: Check all that apply. Contingent 75011 Carrollton Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: COMCAST **✓** No Other. Specify CENTRAL WAREHOUSE Yes **ECMC** 4.6 \$3,955.00 Last 4 digits of account number 0004 Nonpriority Creditor's Name P.O. BOX 75906 When was the debt incurred? 5/2015 Number As of the date you file, the claim is: Check all that apply. Contingent 55175 St. Paul Minnesota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No

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Wilson Debtor 1 Deleisa Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 **ECMC** \$3,016.00 Last 4 digits of account number 0003 Nonpriority Creditor's Name P.O. BOX 75906 When was the debt incurred? 5/2015 Number As of the date you file, the claim is: Check all that apply. Contingent St. Paul Minnesota 55175 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.8 **ECMC** \$2,291.00 Last 4 digits of account number 0002 Nonpriority Creditor's Name P.O. BOX 75906 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent St. Paul Minnesota 55175 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes **ECMC** 4.9 \$1,977.00 Last 4 digits of account number _ Nonpriority Creditor's Name P.O. BOX 75906 When was the debt incurred? 5/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent St. Paul 55175 Minnesota Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

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Wilson Debtor 1 Deleisa Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 **ECMC** \$1,252.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2015 P.O. BOX 75906 Number As of the date you file, the claim is: Check all that apply. Contingent St. Paul Minnesota 55175 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.11 ENHANCED RECOVERY CO L \$2,062.00 Last 4 digits of account number 7396 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 5/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: PEOPLE **✓** No Other. Specify GAS LIGHT AND COKE COMP Yes LINCOLN TECH 4.12 \$493.00 Last 4 digits of account number _ Nonpriority Creditor's Name 1 PLYMOUTH MEETING 4 TH FLOOR When was the debt incurred? 3/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent PLYMOUTH MEETI 19462 Pennsylvania Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

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Wilson Debtor 1 Deleisa Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Palisades Collection \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10 S LASALLE # 2200 As of the date you file, the claim is: Check all that apply. C/O BLATT HASENMILLER LEIBSKE Contingent Unliquidated 60603 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Notice Only Is the claim subject to offset? **✓** No Yes Smith, Nathan \$1,400.00 4.14 Last 4 digits of account number _ Nonpriority Creditor's Name 5323 Emerald When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60621 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ 2008-M1-715258 Is the claim subject to offset? **✓** No Yes 4.15 Sprint \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 219554 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Kansas City Missouri City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No

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Wilson Debtor 1 Deleisa Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 \$797.00 Last 4 digits of account number Nonpriority Creditor's Name 111 N CANAL SUITE When was the debt incurred? 3/2011 Number As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** Illinois 60661 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.17 US DEPT ED \$598.00 Last 4 digits of account number 7925 Nonpriority Creditor's Name 111 N CANAL SUITE When was the debt incurred? 1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60661 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes **VERIZON WIRELESS** 4.18 \$800.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 4002 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30101 Acworth Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No

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Debtor 1	Deleisa First Name	L. Middle Name	Wilson Last Name	Case number (if known)					
Part 2:				e					
	After listing any entries on this	s page, number them beg	inning with 4.5	i, followed by 4.6, and so forth.	Total claim				
<u> </u>	Wow Internet & Cable Nonpriority Creditor's Name PO Box 63000 Number Street Colorado Springs Colorado 80962			Last 4 digits of account number\$1,000.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply.					
. <u>-</u>				Contingent Unliquidated					
(
	City State	I		Disputed					
-	Who incurred the debt? Check ✓ Debtor 1 only	one.	Тур	Type of NONPRIORITY unsecured claim: Student loans					
1	Debtor 2 only								
	Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	At least one of the debtors a	nd another		Debts to pension or profit-sharing plans, and other similar debts					
	Check if this claim relates	to a community debt	☑	Other. Specify Other					
ı	Is the claim subject to offset? No			<u> </u>					
	Yes								

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Debtor	Deleisa First Name		L. Middle Name	Wilson Last Name	Case number (if known)			
Part 3:	List Others to Be	Notified A	About a Debt That Yo	u Already Listed				
col col cre	this page only if you have others to be notified about y lection agency is trying to collect from you for a debt yo lection agency here. Similarly, if you have more than on ditors here. If you do not have additional persons to be			ou owe to someone else, li ne creditor for any of the d	ebts that you listed in Parts 1 or 2, list the additional			
	Arnold Scott Harris Name			On which entry in Part 1 or Part 2 did you list the original creditor?				
_	1 W. Jackson # 600 Imber Street		Line 4.4 of (Ci one):	Tart 1. Greaters with Thomas Chambe				
Ch Cit	icago y	Illinois State	60604 Zip Code	Last 4 digits of account	number			

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Wilson Debtor 1 Deleisa _ Case number (if known) First Name Middle Name Last Name Add the Amounts for Each Type of Unsecured Claim Part 4: Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$156.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$156.00 6e. Total. Add lines 6a through 6d. 6e.

			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$14,379.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$11,199.00
	6i Total Add lines 6f through 6i	6i	\$25,578.00

6j. Total. Add lines 6f through 6i.

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Deleisa	L.	Wilson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)	_		(State)	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			Do	cument ray	34 01 73	
Fill	in this infor	mation to identify your c	ase:			
Dek	otor 1	Deleisa	L.	Wilson		
Del	otor 2	First Name	Middle Name	Last Name		
	ouse, if filing)	First Name	Middle Name	Last Name		
Uni	ited States E	Sankruptcy Court for the:	Northern	District of Illinois		
Cas	se number			(State)		
(If kr	nown)					Charle if this is an
						Check if this is an amended filing
O ₁	fficial	Form 106H				
90	hodul	e H: Your Cod	lobtors			12/15
<u> </u>	neaui	e n: Your Cod	ieptors			12/15
	wn). Answe	er every question.	tach the Additional Page			es, write your name and case number (if
2.			lived in a community pro			ates and territories include Arizona, California,
	✓ No.	Go to line 3.				
		• •	er spouse, or legal equiva	lent live with you at the	me?	
		No Vaa la vahiala aasaassasii		0	F.11	
	ш	Yes. In which communi	y state or territory did you	ilve?	Fill in the name and c	urrent address of that person.
		Name of your spouse, t	ormer spouse, or legal equ	valent		
		Number Street				
		Number Street				
		City	State	Zip Co	le	
3.	In Column	n 1, list all of your codel	otors. Do not include you	spouse as a codebtor	your spouse is filing w	th you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this inf	formation to identify	your case:				
Debtor 1	Deleisa	L.	Wilson			
Dalata	First Name	Middle Name	Last N	ame	Che	eck if this is:
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last N	ame	— I □	An amended filing
	Bankruptcy Court for		District of Illi			A supplement showing post-petition chapter
the:	Dankrupicy Court for	Northern		itate)		expenses as of the following date:
Case number				,		
(If known)						MM / DD / YYYY
Official	Form 106I					
Schedu	le I: Your In	come				12
information a spouse. If mo number (if kr	about your spouse. I	f you are separated and , attach a separate she y question.	d your spous	se is not filir	ng with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
•	ır employment		Debtor 1			Debtor 2
informatio	on.	Employment status	- Emplo	vod		
•	e more than one job,	p.:0,	Emplo	nployed		Employed Not Employed
attach a separate page with information about additional			LI NOT EI	прюува		Not Employed
employers	i.	Occupation	Customer	Service Rep		
Include pa self-emplo	art time, seasonal, or	Employer's name	Pitt Ohio Express, LLC			
•	n may include student	Employer's address	15 27TH S	15 27TH STREET		
•	aker, if it applies.		Number Sti	reet		Number Street
			Pittsburgh	Pennsy	lvania 15222	City State Zip Code
		Hamilana amalanad	City	State	Zip Code	
		How long employed there?	1 year			
Part 2: Giv	/e Details About N	Nonthly Income				
spouse unles If you or your	ss you are separated.	e more than one employer,	-		-	write \$0 in the space. Include your non-filing or that person on the lines below. If you need
				Fo	r Debtor 1	For Debtor 2 or non-filing spouse
		ary, and commissions (befo , calculate what the monthly		2.	\$1,599.78	
3. Estimat	e and list monthly over	rtime pay.		3	+ \$0.00	
4. Calcula	te gross income. Add li	ne 2 + line 3.		4.	\$1,599.78	

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Debtor	1 Deleisa		Wilson	Case numbe	er (if	
	First Name	Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy	/ line 4 here		→ 4.	\$1,599.78		
	all payroll deduction					
5a. -	Tax, Medicare, and	Social Security deductions	5a.	\$288.30		
5b.	Mandatory contribu	utions for retirement plans	5b.	\$48.01		
5c. \	Voluntary contribut	ions for retirement plans	5c.	\$0.00		
5d.	Required repaymer	nts of retirement fund loans	5d.	\$0.00		
5e. I	Insurance		5e.	\$0.00		
5f. C	Domestic support o	bligations	5f.	\$0.00		
5g.	Union dues		5g.	\$0.00		
5h.	Other deductions.	Specify:	_ 5h. +	\$0.00 +		
6. Add +5h.	the payroll deducti	ions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.	\$336.31		
7. Calc	ulate total monthly	take-home pay. Subtract line 6 from line	94. 7.	\$1,263.47		
8. List	all other income re	gularly received:				
ı	business, professio	•				
Ç		or each property and business showing ary and necessary business expenses, and income.	8a.	\$0.00		
8b.	Interest and divide	nds	8b.	\$0.00		
	Family support pay dependent regularl	ments that you, a non-filing spouse, or y receive	а			
		nusal support, child support, maintenance, nd property settlement.	8c.	\$0.00		
8d.	Unemployment con	npensation	8d.	\$0.00	<u> </u>	
	Social Security		8e.	\$0.00		
li c u h	nclude cash assistan cash assistance that y	assistance that you regularly receive ace and the value (if known) of any non- you receive, such as food stamps (benefits atal Nutrition Assistance Program) or grams Income	8f.	\$150.0 <u>0</u>		
8g.	Pension or retirem	ent income	8g.	\$0.00		
8h.	Other monthly inco	ome. Specify:	8h. +	\$0.00 +		
9. Add	all other income A	dd lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$150.00		
		ome. Add line 7 + line 9. for Debtor 1 and Debtor 2 or non-filing s	10. couse	\$1,413.47	=	\$1,413.47
Inclu frien	ude contributions fro ds or relatives.	r contributions to the expenses that you man unmarried partner, members of your unts already included in lines 2-10 or amo	household, your	dependents, your roomi		
Spec	cify:				11.	+ \$0.00
		e last column of line 10 to the amount is Summary of Schedules and Statistical Su				\$1,413.47
						Combined monthly income
13. Do	you expect an incre	ease or decrease within the year after	you file this form	?		
	Yes. Explain:					

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		Docu	ment Page 37 of 75	5	
Fill in this inform	mation to identify	your case:			
Debtor 1	Deleisa First Name	L. Middle Name	Wilson Last Name	Oh aali if this is.	
Debtor 2				Check if this is:	29
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	
United States B Case number	ankruptcy Court fo	or the: Northern [District of Illinois (State)		nowing post-petition chapter 13 the following date:
(If known)	-			MM / DD / YYYY	<u>'</u>
	Form 106 • J: Your I				12/15
information. If r (if known). Ansv					
1. Is this a joir	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live	in a separate household?			
	No				
	Yes. Debtor 2 n	nust file Official Forms 106J-2, <i>Expen</i>	nses for Separate Household of Debi	for 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	9 years	No.
					Yes.
Do your exp expenses of	enses include people other	No			
than yourself and dependents	-	Yes			
Part 2: Estir	nate Your Ong	oing Monthly Expenses			
-	f a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup	•	•	•
	•	non-cash government assistance in under the contract of the co	•		Your expenses
	or home owners r the ground or lot	hip expenses for your residence. In t. 4.	clude first mortgage payments and		\$200.00
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Deleisa L. Wilson Case number (if known)
First Name Middle Name Last Name

riist Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payments fo	r your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$0.00
6b. Water, sewer, garbage collection	1	6b.	\$0.00
6c. Telephone, cell phone, Internet,	satellite, and cable services	6c.	\$0.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$400.00
8. Childcare and children's education	on costs	8.	\$106.00
9. Clothing, laundry, and dry cleaning	g	9.	\$100.00
10. Personal care products and serv	rices	10.	\$80.00
11. Medical and dental expenses		11.	\$0.00
12. Transportation. Include gas, main Do not include car payments	tenance, bus or train fare.	12.	\$252.00
13. Entertainment, clubs, recreation	n, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and rel	igious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted	from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$125.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deduc	ted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	tenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Y	•	18.	
, , , , , , , , , , , , , , , , , , , ,	port others who do not live with you.		
Specify:	to Late to the control of the contro	19.	\$0.00
20. Other real property expenses not 20a. Mortgages on other property	included in lines 4 or 5 of this form or on Schedule I: Your Income.	202	\$0.00
20b. Real estate taxes.		20a 20b	\$0.00 \$0.00
20c. Property, homeowner's, or ren	ter's insurance		
20d. Maintenance, repair, and upke		20c 20d	\$0.00 \$0.00
20e. Homeowner's association or c			
200. Homoowile 3 association of 0	ondominan ddoo	20e	\$0.00

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Debtor 1			L.	Wilson	Case number (if known)		
	First Na	me	Middle Name	Last Name			
21. Othe	r. Speci	fy:				21	\$0.00
22. Calc	ulate y	our monthly expenses.					\$1,263.00
22a. /	Add line	es 4 through 21.					\$0.00
22b.	Copy lir	ne 22 (monthly expenses	for Debtor 2), if any	, from Official Form 106J-2			\$1,263.00
22c. /	Add line	22a and 22b. The result	is your monthly exp	penses.		22.	Ψ1,200.00
23.Calcu	ılate yo	our monthly net income	·.				
23a. (Copy lir	ne 12 (your combined mo	onthly income) from	Schedule I.		23a	\$1,413.47
23b.	Сору у	our monthly expenses fro	m line 22 above.			23b	\$1,263.00
		t your monthly expenses	, ,	ncome.			\$150.47
	The res	ult is your monthly net in	come.			23c	
For e	example	e, do you expect to finish	paying for your car	loan within the year after loan within the year or do y modification to the terms of	ou expect your		

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Deleisa	L.	Wilson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number			(State)

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and						
	that they are true and correct.							
X	/s/ Deleisa Wilson	x						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 7/25/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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		mation to identify your c	case:					
Debtor		Deleisa	L.	Wilson				
Dobto	. 0	First Name	Middle Na	ame Last Nam	e			
Debtor (Spouse		First Name	Middle Na	ame Last Nam	e			
United	States E	Sankruptcy Court for the:	Northern	District of Illino				
	umber			(Stat	e) 			
(If knowr	•							Check if this is
Offi	cial	Form 107						amended filing
Stat	eme	nt of Financia	al Affairs fo	or Individuals	Filing for Ba	ankrupt	су	04/
inform numbe	ation. I er (if kno	f more space is neede own). Answer every q	ed, attach a separ uestion.	rried people are filing rate sheet to this form	. On the top of any			
Part 1	Give	Details About Your	Marital Status a	and Where You Lived	Before			
1.	What is	your current marital sta	atus?					
	Mai	ried						
j	✓ Not	married						
2.	During t	he last 3 years, have yo	ou lived anywhere	other than where you liv	ve now?			
	During t ✓ No	he last 3 years, have yo	ou lived anywhere	other than where you liv	ve now?			
	✓ No		·	other than where you live of the state of th				
	✓ No Yes		·	·				Dates Debtor 2 lived there
	✓ No Yes	. List all of the places yo	·	3 years. Do not include v	where you live now.	or 1		
	✓ No Yes	. List all of the places yo	·	3 years. Do not include to Dates Debtor 1 lived there	where you live now. Debtor 2:	or 1		there Same as Debtor 1
	V No Yes	. List all of the places yo	·	3 years. Do not include to Dates Debtor 1 lived there	where you live now. Debtor 2:	or 1		there Same as Debtor 1 From
	V No Yes	. List all of the places yo	·	3 years. Do not include to Dates Debtor 1 lived there	Debtor 2: Same as Debtor	or 1		there Same as Debtor 1
	V No Yes	List all of the places you	·	3 years. Do not include to Dates Debtor 1 lived there	Debtor 2: Same as Debtor Number Street		Zip Code	there Same as Debtor 1 From
	Ves Nun	List all of the places you	ou lived in the last 3	3 years. Do not include to Dates Debtor 1 lived there	Debtor 2: Same as Debtor Number Street	State	Zip Code	there Same as Debtor 1 From
	Ves Nun City	List all of the places you	ou lived in the last 3	3 years. Do not include to Dates Debtor 1 lived there	Debtor 2: Same as Debtor Number Street	State	Zip Code	there Same as Debtor 1 From To
	Ves Nun City	List all of the places you not to the places	ou lived in the last 3	3 years. Do not include to Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor Street City Same as Debtor Street	State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
	Ves Nun City	List all of the places you not be street State	ou lived in the last 3	3 years. Do not include volume and there From To	Debtor 2: Same as Debtor Street City Same as Debtor Street	State :	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From

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Wilson

ebtor 1 Deleisa L.				Case number (if known)			
	First Name Middle	e Name Last Nar	me				
art 2:	Explain the Sources of Your Inc	come					
Fill	you have any income from employm in the total amount of income you receiv vities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busi	inesses, including part-time		ars?		
		Debtor 1		Debtor 2			
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
	rom January 1 of current year until ne date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$9742.32	Wages, commissions, bonuses, tips Operating a business			
	or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$5000.00	Wages, commissions, bonuses, tips Operating a business			
	or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business			
pub filing	ude income regardless of whether that in lic benefit payments; pensions; rental in g a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	come; interest; dividends; m you received together, list it	oney collected from lawsuits only once under Debtor 1.	; royalties; and gambling and lo			
		Debtor 1		Debtor 2			
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)		
	rom January 1 of current year until he date you filed for bankruptcy:	Est. YTD Link	\$1,830.00				
	For last calendar year: January 1 to December 31, 2016) YYYY	Est. 2016 Link	\$2,889.00				
	For the calendar year before that: January 1 to December 31, _2015)	Est. 2015 Link	\$4,284.00				
(,	January 1 to December 31, 2015) YYYYY						

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Wilson Debtor 1 Deleisa Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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Debtor 1	Deleisa		L.	Wils	on	Case number	(if known)
	First Name		Middle Name	Last	Name		
Inside corp ageinsuch	ders include your porations of whic int, including one th as child suppor	relatives; ar h you are ar for a busine	ny general partners n officer, director, p ess you operate as	; relatives of any goerson in control, or	eneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? You are a general partner; Is securities; and any managing The domestic support obligations,
⊻	No						
	Yes. List all pay	ments to a	n insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	debts guar	anteed or cosigned	d by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	,		p 0000				

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Debtor 1 Deleisa Wilson Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title eviction Pending Cook County Circuit Court Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2008-M1-715258 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Deleisa First Name	L. Middle Name	Wilson Last Name	Case number (if known)	
11.	Within 90 days before you accounts or refuse to mak			pank or financial institution, set off any am	ounts from your
	No Yes. Fill in the details.				
	_		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name		-		
	Number Street		Last 4 digits of account	number: YYYY-	
			_ Last 4 digits of account	Humber. AAAA-	
	City Stat	e Zip Code	-		
12.	Within 1 year before you fil appointed receiver, a cust			possession of an assignee for the benefit of	of creditors, a court-
	✓ No ☐ Yes				
Part	5: List Certain Gifts an	d Contributions			
13.	Within 2 years before you	filed for bankruptcy, die	d you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the details:	for each gift			
	Gifts with a total valu	-	Describe the gifts	Dates you gave the gifts	Value
			_		
	Person to Whom You G	Save the Gift	-		
	Number Street		-		
	City Stat	·	-		
	Person's relationship to	you			
	Person to Whom You G	Save the Gift	_		
	Number Street		-		
	City Stat	e Zip Code	-		
	Person's relationship to				

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Debt		Deleisa	L.	Wilson	Case number (if known)		
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed fo	or bankruptev, did	vou give any gifts or contrib	outions with a total value of	more than \$600	to any charity?
			or barner aproy, and	you give any give or contin	aciono wicii a totai valao oi	more than quue	to uny onanty i
	\mathbf{A}	No	1				
	Ш	Yes. Fill in the details for each		on.			
		Gifts or contributions to chat that total more than \$600	arities	Describe what you con	ributed	Date you contributed	Value
		that total more than \$000				Contributed	
		OL 11 1 N				-	-
		Charity's Name					
		Number Street					
		City State	Zip Code				
Dowt	G.	List Certain Losses					
Part	0:	List Gertain Losses					
15.	Witl	nin 1 year before you filed for	r bankruptcy or sin	ce you filed for bankruptcy.	did you lose anything becar	use of theft. fire.	other disaster, or
		nbling?					,
	V	No					
	Ħ	Yes. Fill in the details.					
	ш	Describe the property you le	act and	Describe any insurance	a coverage for the less	Date of your	Value of property
		how the loss occurred	ost and	Include the amount that		loss	lost
				pending insurance claims	s on line 33 of Schedule		
				A/B: Property.			
Part	7:	List Certain Payments or	Transfers				
		ut seeking bankruptcy or pre ude any attorneys, bankruptcy p No Yes. Fill in the details.			or services required in your ban	kruptcy.	
	Y	ros. I ili ili ulo dottalo.		Barra della constanta di cons		B.1	A I . f
				Description and value o transferred	f any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 250.00		7/22/2017	\$250.00
		Person Who Was Paid		7 monioy 01 00 200.00			
		11101 S. Western Avenue					
		Number Street					
		Chicago Illinois	60643				
		City State	Zip Code				
		Email or website address					
		Person Who Made the Payme	nt if Not You				
		Toron will made and raying	111, 11 1101 100				
		Person Who Was Paid					
		Number Street					
		Nulliber Street					
		City State	Zip Code				
		Email or website address					

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Debt		Deleisa	L.	Wilson C	ase number <i>(if known,</i>) <u> </u>	
		First Name	Middle Name	Last Name			
	help	hin 1 year before you filed fo o you deal with your creditor not include any payment or tra	s or to make payme		alf pay or transfer	any property to an	yone who promised to
	✓	No Yes. Fill in the details.					
				Description and value of any propertions of the properties of the	perty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	the Incl	ordinary course of your busi	ness or financial affa transfers made as se	curity (such as the granting of a securi			
		No Yes. Fill in the details.					
				Description and value of property transferred		y property or eceived or debts pa	Date id transfer was made
		Person Who Received Transfe	er				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Transfe	er				
		Number Street					
		City State Person's relationship to you	Zip Code				
	ben	hin 10 years before you filed eficiary? ese are often called asset-prote		you transfer any property to a self-s	ettled trust or sim	ilar device of whic	h you are a
	✓	No Voc Fill in the details					
	Ш	Yes. Fill in the details.		Description and value of the pro	pperty transferred		Date transfer was made
		Name of trust					

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Wilson

Case number (if known) Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code City State Zip Code

Debtor 1 Deleisa

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Wilson Debtor 1 Deleisa _ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

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Deb	tor 1	Deleisa		L.	Wil	Ison	Cas	e number <i>(ii</i>	known)		
		First Name		Middle Name	Las	t Name					
26.	Hav	e you been a party	y in any judic	ial or administ	rative proced	eding under	any environmen	tal law? In	clude settler	nents and orde	ers.
	П	Yes. Fill in the det	ails.								
					Court or age	ency		Nature (of the case		Status of the case
		Case title									Pending
				_	Court Name						On appeal
		Case number			NumberStree	et					Concluded
		•			City	State	Zip Code				_
Part	t 11:	Give Details Ab	oout Your B	susiness or C	onnections	to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a	business or	have any of the	following c	onnections t	o any business	97
		A member of A partner in a An officer, di	a limited liab a partnership rector, or ma	ility company (LLC) or limite	ed liability pa	r activity, either for artnership (LLP) poration	ull-time or p	oart-time		
					-						
	✓	No. None of the a									
		Yes. Check all that	at apply abov	e and fill in the	details belov	w for each b	ousiness.				
					Descr	ibe the natu	ire of the busine	SS			umber Do not umber or ITIN.
		Business Name			_				EIN:		
		Number Street			— Name				Dates busi	ness existed	
		City	State	Zip Code	Name	or account	ant or bookkeep	er	From	То	
					Descr	ibe the natu	ire of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
					Name	of accounta	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Descr	ibe the natu	ire of the busine	ss			number Do not umber or ITIN.
		Business Name			_				EIN:		
		Number Street			Now -	of aggs::==	ant or bookless	or	Dates busi	ness existed	
		City	State	Zip Code		oi accounta	ant or bookkeep	CI	From	То	

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Debte	or 1 Deleisa		L.	Wilson	Case number (if known)		
	First Name		Middle Name	Last Name			
	creditors, or	rs before you filed for other parties. in the details below.	or bankruptcy, did yo	ou give a financial statemo	ent to anyone about your business? Include all financial institutions,		
				Date issued			
				MM/DD/YYYY			
	Name			MIM/DD/TTTT			
	Numbe	r Street		_			
				_			
	City	State	Zip Code				
Part	12: Sign B	elow					
tr	rue and corre bankruptcy	ect. I understand tha	t making a false sta nes up to \$250,000,	tement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
		Signature of Debto			Signature of Debtor 2		
		3			Date		
		Date 7/25/2017					
D	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
Ī,	√ No						
Ē	Yes						
D	id you pay o	r agree to pay some	one who is not an at	torney to help you fill out	bankruptcy forms?		
Ī,	√ No						
Ē	Yes. Nam	e of person			Attach the Bankruptcy Petition Preparer's Notice,		

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Dis	strict of illinois		
In re	Deleisa L. Wilson		C	ase No.	
	Debtor				(If known)
			C	napter	Chapter 13
	DISCLOSURE OF	COMPENSATI	ON OF ATTO	RNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Formpensation paid to me within one rendered or to be rendered on behalf	year before the filing of t	he petition in bankrupto	y, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	cept			\$4,000.00
	Prior to the filing of this statement I h	ave received			\$250.00
	Balance Due				\$3,750.00
2.	The source of the compensation paid	to me was:			
	Debtor	Other (spec	ify)		
3.	The source of the compensation paid	to me is:			
	✓ Debtor	Other (spec	ify)		
4.	I have not agreed to share the abomembers and associates of my la		ation with any other pers	son unless they	/ are
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.				
5.	In return for the above-disclosed fee,	I have agreed to render l	egal service for all aspec	ts of the bankı	ruptcy case, including:
	 a. Analysis of the debtor's finance bankruptcy; 	cial situation, and render	ing advice to the debtor	in determining	g whether to file a petition in
	b. Preparation and filing of any p	etition, schedules, state	ments of affairs and pla	n which may b	e required;
	c. Representation of the debtor	at the meeting of credito	rs and confirmation hea	ring, and any a	djourned hearings thereof;
	d. Representation of the debtor i	n adversary proceedings	and other contested ba	ankruptcy matt	ers;
6.	By agreement with the debtor(s), the a	above-disclosed fee does	s not include the followi	ng services:	
		CERTII	FICATION		
	certify that the foregoing is a complete or(s) in this bankruptcy proceedings.	e statement of any agree	ment or arrangement fo	r payment to m	e for representation of the
	7/25/2017		/s/ Kashw	al Kaur	
	Date		Signature of		
			Semrad La	w Firm	
	-		Name of la		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$250.00 toward the flat fee, leaving a balance due of \$3,750.00; and \$77.00 for expenses, leaving a balance due of \$4,137.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s	8)	Attorney for Debtor(s)	
		/s/ Kashwal Kaur	
/s/ Delei	sa Wilson		
Signed:			
Date:	7/25/2017		

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Wilson, Deleisa L. Debtor(s)	Case No	
		Chapter	Chapter13
	VERIFICA	ATION OF CREDITOR MAT	RIX
Ti knowledge	he above named Debtors hereby verify t e.	nat the attached list of creditors is tru	ue and correct to the best of their
Date:	7/25/2017	/s/ Wilson, Deleisa Wilson, Deleisa L. Signature of Debt	

ECMC PO Box 16408 Saint Paul, MN, 55116

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

CCI 501 Greene Street # 302 Augusta, GA, 30901

US DEPT ED PO Box 105081 Atlanta, GA, 30348

LINCOLN TECH 1 PLYMOUTH MEETING 4 TH FLOOR PLYMOUTH MEETI, PA, 19462

AD ASTRA REC 7330 W 33rd St N #118 Wichita, KS, 67205

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

Wow Internet & Cable PO Box 63000 Colorado Springs, CO, 80962

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

AT&T Po Box 5014 Carol Stream, IL, 60197 Sprint P O Box 629023 El Dorado Hills, CA, 95762

VERIZON WIRELESS P.O. Box 660108 Dallas, TX, 75266

Smith, Nathan 5323 Emerald Chicago, IL, 60621

Palisades Collection 10 S LASALLE # 2200 C/O BLATT HASENMILLER LEIBSKE Chicago, IL, 60603

IRS 1 PO Box 7346 Philadelphia, PA, 19101

IDOR-Bankruptcy Section PO Box 64338 Chicago, IL, 60664

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

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The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

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- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
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- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
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- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
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- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
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- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \S 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



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- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$250.00 toward the flat fee, leaving a balance due of \$3,750.00; and \$77.00 for expenses, leaving a balance due of \$4,137.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	7/22/2017			
Signed:				
/s/ Delei	isa Wilson Volume Walson		1/ 1/	1/
		/s/ Kashwal Kaur	Karl	K-
Debtor(s	s)	Attorney for Debtor(s)		*

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Deleisa First Name		Vilson Cas-	e number (if known)	
	estions for Reporting Purposes			
16. What kind of debts do you have?	No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily	primarily for a personal, far business debts? Business evestment or through the o	mily, or household pu e debts are debts that peration of the busin	urpose." you incurred to obtain less or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapter Yes. I am filing under Chapter expenses are paid that fu No. Yes.			
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	Connect Connec	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$8	0 million 50 million 50 million 55	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million 50 million 5	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I have examined this petition, an			
For you	correct. If I have chosen to file under Chapter 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1 /s/ Deleisa Wilson Signature of Debtor 1	understand the relief avail. I did not pay or agree to ped and read the notice request the chapter of title 11, Usement, concealing property ase can result in fines up to	able under each char ay someone who is n uired by 11 U.S.C. § nited States Code, sp t, or obtaining money \$250,000, or impris	not an attorney to help me fill 342(b). Decified in this petition. By or property by fraud in conment for up to 20 years, or
1980 ili Sistem Britanis de Britanis (1880 ili Medigali Sessionem 4 Action (1880 il Action de Grandis) de la Britanis	Executed on 7/22/2017 MM / DD		Executed on	MM / DD / YYYY

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Fill in this info	mation to identify your	case:			
Debtor 1	Deleisa First Name	L. Middle Name	Wilson Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the	: Northern	District of Illinois		
Case number (If known)			(State)		
Official	Form 106D	ec			Check if this is ar amended filing
Declarat	ion About an	Individual Deb	tor's Schedule:	S	12/15
money or prop U.S.C. §§ 152,	his form whenever you erty by fraud in connec 1341, 1519, and 3571. Below	file bankruptcy schedules ction with a bankruptcy ca	or amended schedules, M se can result in fines up to	laking a false statement, concealing property • \$250,000, or imprisonment for up to 20 year	,, or obtaining 's, or both. 18
Did you p	ay or agree to pay som	eone who is NOT an attori	ney to help you fill out ban	kruptcy forms?	
Yes. I	Name of person		Attach Bankruptcy Signature (Official F	Petition Preparer's Notice, Declaration, and Form 119).	
/s/ Deleis	are true and correct. sa Wilson	re that I have read the sun	Signature	with this declaration and e of Debtor 2	·
Date 7/22	/2017 /DD/YYYY		Date N	M/DDXXXX	

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Debtor 1		L	Wilson	Case number (if known)
, -,	First Name	Middle Name	Last Name	
	thin 2 years before yo editors, or other parti		you give a financíal state	ment to anyone about your business? Include all financial institutions,
✓	No Yes. Fill in the detail	s below.		
1.02.02.00			Date issued	
	Name	1 - 14 14 14 14 14 14 14 14 14 14 14 14 14	MM/DD/YYYY	_
	Number Street			
	City	State Zip Code		
Part 12:	Sign Below			
a baı	x /s/ De	leisa Wilson Delley	, or imprisonment for up	to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature	of Debtor 1		Signature of Debtor 2
	Date 7/2	2/2017		Date
Did y	ou attach additional	pages to Your Statement o	f Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
I	No			
	/es			
Did y	ou pay or agree to pa	y someone who is not an a	ttorney to help you fill ou	it bankruptcy forms?
回	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Wilson, Deleisa L. Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIF	CICATION OF CREDITOR MAT	ΓRIX		
Ti knowledge	he above named Debtors hereby ve e.	rify that the attached list of creditors is tr	rue and correct to the best of their		
Date:	7/22/2017	/s/ Wilson, Deleis Wilson, Deleisa I Signature of Del	L.		

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Debte	or 1 Deleisa	L.	Wilson	Case number (if known)				
	First Name	Middle Name	Last Name		and the same of th			
16.	. Calculate the median family income that applies to you. Follow these steps:							
	16a. Fill in the state in	which you live.	Illinois	_				
	16b. Fill in the number	er of people in your household.	2		\$66,487.00			
16c. Fill in the median family income for your state and size of								
	household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.							
17.	How do the lines compare?							
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).							
	U.S.C. § 13		ut Calculation of Dispo	neck box 2, Disposable income is determined under 11 psable Income (Official Form 122C-2). On line 39 of that				
Part 3	Calculate Your	Commitment Period Und	er 11 U.S.C. §1325(i	b)(4)				
18.	Copy your total aver	age monthly income from line	11,	/ morano n some - to the section of	\$1,796.19			
19.	. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.							
	19a. If the marital adjustment does not apply, fill in 0 on line 19a.				- <u>\$0.00</u>			
	19b. Subtract line 19	9a from line 18.			\$1,796.19			
20.	Calculate your current monthly income for the year. Follow these steps:							
	20a. Copy line 19b.				\$1,796.19			
	Multiply by 12 (the number of months in a year).				x 12			
	20b. The result is your current monthly income for the year for this part of the form.				\$21,554.28			
	20c. Copy the mediar	n family income for your state and	d size of household from	line 16c.	\$66,487.00			
21.	f. How do the lines compare?							
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.							
	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.							
Part 4	Sign Below							
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.								
X /s/ Deleisa Wilson								
Signature of Debtor 1 Signature of Debtor 2								
	Date 7/22/2			Date				
	MM/DI	D/YYYY		MM/DD/YYYY				
	If you checked 17a, do NOT fill out or file Form 122C-2							

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.